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PATENT  
Attorney Docket No.: 020375-040700US

TOWNSEND and TOWNSEND and CREW LLP

By: /connie larson/  
Connie Larson

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Lynn Holm-Blagg

Application No.: 10/672,596

Filed: September 26, 2003

For: SYSTEMS AND METHODS FOR  
PARTICIPANT CONTROLLED  
COMMUNICATIONS REGARDING  
FINANCIAL ACCOUNTS

Customer No.: 20350

Confirmation No. 8648

Examiner: GRAHAM, CLEMENT B.

Technology Center/Art Unit: 3692

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 5, 2007, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.